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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the PATENT application of

Randy MERSKY et al

Serial No.: 09/931,187

Atty. Docket No.: 0718.0009C

Filed: August 17, 2001

For: Method and Apparatus for Facilitating Manual Payments
for Transactions Conducted Over a Network

INFORMATION DISCLOSURE STATEMENT

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GROUP 3600

Assistant Commissioner for Patents
Washington, D.C. 20231

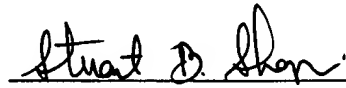
Sir:

Pursuant to the duty imposed by 37 C.F.R. §1.56 to disclose information which may be material to patentability of the above-identified patent application, the Examiner's attention is directed to the documents listed on the enclosed Information Disclosure Citation Form. Copies of the documents listed thereon are enclosed herewith.

Since this Information Disclosure Statement is being filed in compliance with 37 C.F.R. §1.97(b), within three (3) months of the filing date of the above-identified application and/or prior to the mailing date of a first Office Action on the merits, no fee is required in connection with its filing. However, the Commissioner is hereby authorized to charge payment of any fees required for the above-identified application or credit any overpayment to Deposit Account No. 05-0460.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Stuart B. Shapiro", is written over a horizontal line.

Stuart B. Shapiro
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